

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Gregg J. DeGregorio</u> | Social Security number or ITIN | xxx-xx-0070 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 16-32493-RG | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregg J. DeGregorio

2/6/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Gregg J. DeGregorio
DebtorCase No. 16-32493-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db +Gregg J. DeGregorio, 580 South Broad Street, Apt. 2, Glen Rock, NJ 07452-1310
 516548902 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
 516517932 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AM HONDA FIN, 201 LITTLE FALLS DR, WILMINGTON, DE 19808)
 516517939 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101)
 516517940 #+EQUIANT FINANCIAL SVCS, 5401 N PIMA RD STE 150, SCOTTSDALE, AZ 85250-2630
 516532637 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 516517943 +Kia Motors Financing, PO Box 660891, Dallas, TX 75266-0891
 516517936 +Lisa DeGregorio, 228 Semel Avenue, Garfield, NJ 07026-2538
 518621565 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 518621566 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
 516517945 SANTANDER BANK NA, PO BOX 841002-MA1-MB3-01, BOSTON, MA 02884

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2020 01:10:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516544764 EDI: HNDA.COM Feb 07 2020 05:18:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016-8088
 516517934 +EDI: TSYS2.COM Feb 07 2020 05:18:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
 WILMINGTON, DE 19899-8803
 516517935 +EDI: CITICORP.COM Feb 07 2020 05:18:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 516517938 +EDI: DISCOVER.COM Feb 07 2020 05:18:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 516545074 EDI: DISCOVER.COM Feb 07 2020 05:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516715714 E-mail/Text: bankruptcy.bnc@ditech.com Feb 07 2020 01:09:57
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516517941 +EDI: PHINAMERI.COM Feb 07 2020 05:18:00 GM FINANCIAL, PO BOX 181145,
 ARLINGTON, TX 76096-1145
 516660683 E-mail/PDF: resurgentbknofications@resurgent.com Feb 07 2020 01:12:41
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516783470 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 516668888 +EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516517933* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AM HONDA FIN, 201 LITTLE FALLS DR, WILMINGTON, DE 19808)
 516517942* +GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
 516517937* +Lisa DeGregorio, 228 Semel Ave, Garfield, NJ 07026-2538
 516517944* +Lisa DeGregorio, 228 Semel Ave, Garfield, NJ 07026-2538

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Feb 06, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
ajennings@rasflaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Gregg J. DeGregorio ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4